

**In the Claims**

Please amend the claims as follows:

Claim 1 (original). A method using a computer system for a real-time customer activation of a value card wherein the system automatically processes a customer's application for a transaction card wherein said system includes a data entry processing center, a workstation, a graphical user interface, and a data storing means comprising the steps of:

- a) receiving said customer's request into said system;
- b) providing at least one or more safety features to determine whether said customer is the person whose name is printed on said transaction card; and
- c) offering said customer the options of activating the transaction card by:
  - 1) confirming the customer's desire to activate the primary transaction card use;
  - 2) determining the customer's election to add a secondary credit card feature; and
  - 3) identifying the customer's request to activate any additional use features.

Claims 2-34 (canceled).

Claim 35 (new). A method for activating a multi-value card allowing activation of different features in multiple activation steps comprising;

a first activation activating at least one feature of the multi-value card;

allowing the customer to use the multi-value card as a card having only said at least one feature; and

offering to the customer a subsequent activation of the multi-value card to add at least a second feature.

Claim 36 (new). The method of claim 35, wherein said features enable the customer to establish direct relationships with different companies.

Claim 37 (new). The method of claim 35, wherein at least one feature offered for activation is a transaction card enabling the customer to establish a direct relationship with an individual company.

Claim 38 (new). The method of claim 35, wherein at least one feature offered for activation is a credit card feature.

Claim 39 (new). The computerized method of claim 35, wherein at least one feature is a rewards feature.

Claim 40 (new). The computerized method of claim 35, further comprising sending the customer a card imprinted with the customer's name in a direct mail marketing piece.

Claim 41 (new). The computerized method of claim 35, wherein at least one feature activated during said first activation is a transaction card feature and at least one feature activated in a subsequent activation is a credit card feature.

Claim 42 (new). The computerized method claim 37, wherein said transaction card feature includes a rewards feature.

Claim 43 (new). The computerized method of claim 39, wherein said rewards are based on a percentage of the total amount spent during each transaction.

Claim 44 (new). The method of claim 39, wherein the rewards can be redeemed or spent at a specific vendor.

Claim 45 (new). The method of claim 39, wherein the rewards can be redeemed or spent at several different vendors.

Claim 46 (new). The method of claim 39, wherein the rewards can be redeemed at any vendor or merchant who accepts the logo printed on the card.

Claim 47 (new). The method of claim 39, wherein the rewards are credited against at least one of the other features of the card.

Claim 48 (new). The method of claim 39, further comprising a transaction card and credit card features and wherein the rewards are credited against either of these features.

Claim 49 (new). The method of claim 39, wherein the customer must establish a credit account with a payment source before activating the primary feature.

Claim 50 (new). The method of claim 39, wherein the payment source is selected from the group consisting of checks, credit cards and debit cards.

Claim 51 (new). The method of claim 39, wherein the customer may recharge the payment source.

Claim 52 (new). The method of claim 39, wherein the payment source is one of the features of the card.

Claim 53 (new). The method of claim 35, wherein said activation steps include the use of telephone, internet, personal computer means or a combination thereof.

Claim 54 (new). The method of claim 35, further comprising mailing the customer a direct marketing mail piece containing an inactive multi-value card and directing the customer to contact the automated activation process center to activate the card.

Claim 55 (new). The method of claim 35, further comprising initiating an automatic numbering identification system.

Claim 56 (new). The method of claim 35, wherein said first activation includes offering the customer an option to activate a primary transaction card feature, a credit card feature, an additional feature or combinations thereof.

Claim 57 (new). The method of claim 35, further comprising updating the processing and statement account records.

Claim 58 (new). The method of claim 35, further comprising an eligibility check for determining whether or not the card has already been activated and what features if any have already being activated.

Claim 59 (new). The method of claim 35, further comprising offering at least one rebuttal offer for activation of a different feature if an offer for activation of a feature is declined by the customer.